



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [CUSTOMERS BANCORP, INC](#)

City/State [WEST READING, PA](#)

Bank Holding Company Information

Federal Reserve District: [3](#)
 Consolidated Assets (\$000): [18,439,248](#)
 Peer Group Number: [1](#) Number in Peer Group: [128](#)
 Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CUSTOMERS BANCORP, INC](#)
[701 READING AVENUE](#)

[WEST READING, PA 19611](#)

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	15,565,125	10,662,249	10,451,855	10,192,532	
Net income (\$000)	132,578	79,327	71,695	78,837	
Number of BHCs in peer group	128	125	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8	2.63	3.29	9			
+ Non-interest income	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43	0.81	0.93	42			
- Overhead expense	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25	2.11	2.60	26			
- Provision for credit losses	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30	0.07	0.11	33			
+ Securities gains (losses)	0.13	0.02	96	0.01	0.01	67	-0.18	0	1	-0.04	0.01	2			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5	1.22	1.55	21			
Net operating income	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29			
Net income	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29			
Net income (Subchapter S adjusted)		1.18			1.17			1.41			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37	3.84	4.06	30			
Interest expense	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97	1.08	0.54	97			
Net interest income (tax equivalent)	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7	2.76	3.54	9			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.40	0.27	75	0.08	0.21	34	0.04	0.09	41	0.07	0.10	51			
Earnings coverage of net loan and lease losses (X)	4.36	22.91	20	16.16	24.40	53	26.24	29.27	57	21.53	0.97	60			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.92	1.58	12	0.59	0.83	30	0.47	0.94	6	0.56	0.95	12			
Allowance for loan and lease losses / Total loans and leases	0.91	1.55	12	0.56	0.81	28	0.47	0.93	7	0.44	0.94	7			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.45	0.71	31	0.22	0.57	13	0.33	0.57	32	0.32	0.57	25			
30-89 days past due loans and leases / Total loans and leases	0.18	0.39	22	0.34	0.43	48	0.16	0.32	30	0.20	0.32	35			
Liquidity and Funding															
Net noncore funding dependence	40.82	3.20	95	28.52	14.45	84	34.65	13.54	94	38.64	13.97	96			
Net short-term noncore funding dependence	13.18	-4.76	90	21.29	3.38	91	32.13	8.57	98	35.36	9.65	98			
Net loans and leases / Total assets	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95	88.11	72.64	97			
Capitalization															
Tier 1 leverage ratio	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36	8.94	10.04	23			
Holding company equity capital / Total assets	6.06	11.16	2	9.14	12.43	13	9.73	11.21	29	9.36	10.84	26			
Total equity capital (including minority interest) / Total assets	6.06	11.29	0	9.14	12.57	9	9.73	11.30	28	9.36	10.89	26			
Common equity tier 1 capital / Total risk-weighted assets	8.08	12.38	0	7.98	12.17	0	8.96	12.37	6	8.81	11.90	6			
Net loans and leases / Equity capital (X)	14.04	5.58	99	9.49	5.21	96	8.89	6.70	87	9.41	6.82	89			
Cash dividends / Net income	10.59	42.30	14	18.23	33.12	24	20.17	24.05	42	18.34	32.32	31			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			35.12			19.39				
Growth Rates															
Assets	60.05	16.68	95	17.16	9.26	81	-0.06	9.35	9	4.87	9.89	33			
Equity capital	6.11	6.99	51	10.03	10.49	65	3.89	12.50	14	7.61	13.71	45			
Net loans and leases	56.96	9.07	96	17.52	9.10	83	-1.90	10.51	5	5.28	12.54	24			
Noncore funding	140.76	-12.18	99	-0.53	6.59	41	-11.76	6.76	27	-5.87	-3.35	50			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	2.61	0.03	98	6.85	0.02	98			
Long-term debt / Equity capital	17.57	13.56	72	18.59	13.04	73	10.34	3.76	78	13.40	4.39	82			
Equity investment in subsidiaries / Equity capital	107.66	102.81	79	112.14	103.22	88	110.93	104.10	77	112.91	105.17	75			
Cash from ops + noncash items + op expense / Op expense + dividends	294.61	147.24	92	339.34	190.27	87	193.97	123.74	82	198.98	100.80	91			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	507,305	428,671	371,826	339,427		18.34	116.97
Income from lease financing receivables.....	4,743	2,820	1,408	509		68.19	31520.00
Fully taxable income on loans and leases.....	509,728	429,400	371,284	338,738		18.71	118.77
Tax-exempt income on loans and leases.....	2,320	2,091	1,950	1,198		10.95	177.84
Estimated tax benefit on income on loans and leases.....	815	735	685	645		10.88	77.17
Income on loans and leases (tax equivalent).....	512,863	432,226	373,919	340,581		18.66	118.90
Investment interest income (tax equivalent).....	23,503	22,902	33,209	25,153		2.62	125.86
Interest on balances due from depository institutions.....	3,301	2,782	4,115	3,132		18.66	359.75
Interest income on other earning assets.....	4,511	6,564	7,393	4,629		-31.28	-7.84
Total interest income (tax equivalent).....	544,178	464,474	418,636	373,495		17.16	117.40
Interest on time deposits of \$250K or more.....	3,990	12,273	14,400	11,011		-67.49	
Interest on time deposits < \$250K.....	17,524	31,710	24,161	18,814		-44.74	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	70,531	97,480	72,246	37,757		-27.65	428.52
Interest on other borrowings and trading liabilities.....	36,816	37,983	42,530	31,185		-3.07	186.77
Interest on subordinated debt and mandatory convertible securities.....	10,755	6,983	6,737	6,740		54.02	59.57
Total interest expense.....	139,616	186,429	160,074	105,507		-25.11	160.67
Net interest income (tax equivalent).....	404,562	278,045	258,562	267,988		45.50	105.62
Non-interest income.....	80,130	78,822	78,665	82,539		1.66	208.67
Adjusted operating income (tax equivalent).....	484,692	356,867	337,227	350,527		35.82	117.63
Overhead expense.....	266,611	231,476	219,774	215,101		15.18	135.72
Provision for credit losses.....	62,774	24,227	5,642	6,768			205.23
Securities gains (losses).....	20,078	1,001	-18,659	-4,134		1905.79	
Other tax equivalent adjustments.....	0	0	0	0			
Pretax net operating income (tax equivalent).....	176,832	102,855	91,739	124,524		71.92	98.79
Applicable income taxes.....	43,380	22,793	19,359	45,042		90.32	45.03
Tax equivalent adjustments.....	874	735	685	645		18.91	90.41
Applicable income taxes (tax equivalent).....	44,254	23,528	20,044	45,687		88.09	45.71
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	132,578	79,327	71,695	78,837		67.13	126.31
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	132,578	79,327	71,695	78,837		67.13	126.31
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	132,578	79,327	71,695	78,837		67.13	126.31
Investment securities income (tax equivalent).....	23,503	22,902	33,209	25,153		2.62	125.86
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0			
Mortgage-backed securities.....	5,706	9,341	18,913	21,166		-38.91	-36.97
All other securities.....	17,797	13,561	14,296	3,987		31.24	1215.37
Cash dividends declared.....	14,041	14,459	14,459	14,459		-2.89	463.22
Common.....	0	0	0	0			
Preferred.....	14,041	14,459	14,459	14,459		-2.89	463.22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.50	3.27	68	4.36	4	75	4.01	4.08	43	3.66	3.78	42			
Less: Interest expense	0.90	0.48	89	1.75	0.98	88	1.53	0.75	96	1.04	0.50	97			
Equals: Net interest income (tax equivalent)	2.60	2.77	31	2.61	3.01	26	2.47	3.33	8	2.63	3.29	9			
Plus: Non-interest income	0.51	1.21	20	0.74	1.32	26	0.75	0.90	43	0.81	0.93	42			
Equals: adjusted operating income (tax equivalent)	3.11	4.04	11	3.35	4.41	8	3.23	4.27	13	3.44	4.26	15			
Less: Overhead expense	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25	2.11	2.60	26			
Less: Provision for credit losses	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30	0.07	0.11	33			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.13	0.02	96	0.01	0.01	67	-0.18	0	1	-0.04	0.01	2			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	1.14	1.04	55	0.96	1.56	9	0.88	1.55	5	1.22	1.55	21			
Less: Applicable income taxes (tax equivalent)	0.28	0.23	65	0.22	0.36	12	0.19	0.32	14	0.45	0.59	23			
Less: Minority interest	0	0	42	0	0	36	0	0	46	0	0	47			
Equals: Net operating income	0.85	0.81	49	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29			
Memo: Net income (last four quarters)	0.85	0.82	48	0.74	1.19	12	0.69	1.22	5	0.77	0.95	29			
Net income—BHC and noncontrolling (minority) interest	0.85	0.83	48	0.74	1.20	12	0.69	1.22	5	0.77	0.95	28			
Margin Analysis															
Average earning assets / Average assets	96.31	92.32	91	94.75	91.05	85	94.86	93.23	69	95.41	93.19	78			
Average interest-bearing funds / Average assets	81.02	64.06	92	79.09	65.57	89	79.04	70.70	80	78.34	70.06	78			
Interest income (tax equivalent) / Average earning assets	3.63	3.55	53	4.60	4.41	65	4.22	4.38	37	3.84	4.06	30			
Interest expense / Average earning assets	0.93	0.52	89	1.85	1.08	88	1.61	0.81	97	1.08	0.54	97			
Net interest income (tax equivalent) / Average earning assets	2.70	3.01	24	2.75	3.33	23	2.61	3.58	7	2.76	3.54	9			
Yield or Cost															
Total loans and leases (tax equivalent)	3.79	4.27	22	4.64	5.09	23	4.31	4.85	16	3.99	4.52	15			
Interest-bearing bank balances	0.69	0.27	94	2.57	2.04	79	1.65	1.88	36	1.45	1.13	78			
Federal funds sold and reverse repos		0.68			2.44			1.50			0.83				
Trading assets	0	0.60	23	0	0.99	21	0	0.70	34	0	0.48	35			
Total earning assets	3.62	3.51	55	4.59	4.36	66	4.22	4.33	41	3.83	3.98	37			
Investment securities (tax equivalent)	2.84	2.25	89	3.55	2.76	95	3.30	2.69	89	2.89	2.61	70			
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.75	1		2.32			2.20			1.66				
Mortgage-backed securities	1.76	2.05	23	3.20	2.61	93	3.30	2.44	96	3.07	2.19	97			
All other securities	3.17	3.24	56	4.07	4.06	65	3.76	3.74	56	4.96	3.85	81			
Interest-bearing deposits	0.94	0.53	88	1.85	1.10	89	1.71	0.85	96	1.10	0.52	95			
Time deposits of \$250K or more	1.47	1.42	51	2.35	1.96	83	1.98	1.57	88						
Time deposits < \$250K	1.68	1.36	76	2.20	1.82	73	1.90	1.42	92						
Other domestic deposits	1.03	0.36	96	2.05	0.93	96	1.72	0.64	98						
Foreign deposits		0.42			1.19			1.85			0.84				
Federal funds purchased and repos	0.18	0.62	10	2.28	1.86	72	1.92	1.03	80	1.20	0.68	77			
Other borrowed funds and trading liabilities	0.94	1.50	25	2.49	2.38	59	2.24	2.10	70	1.70	1.48	72			
All interest-bearing funds	1.11	0.74	82	2.21	1.49	84	1.94	1.06	97	1.32	0.71	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	80,130	78,822	78,665	82,539	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	13,835	12,815	7,825	10,039	
Trading revenue	-3,830	3,172	1,564	790	
Investment banking fees and commissions	0	0	0	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	1,501	1,356	1,240	651	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	3,620	2,331	3,638	4,292	
Other non-interest income	65,004	59,148	64,398	66,767	
Total overhead expenses	266,611	231,476	219,774	215,101	
Personnel expense	126,008	107,632	104,841	95,518	
Net occupancy expense	12,892	13,114	11,829	11,174	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	897	1,303	1,297	1,317	
Other operating expenses	126,814	109,427	101,807	107,092	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	835	867	827	765	
Average personnel expense per employee	150.91	124.14	126.77	124.86	
Average assets per employee	18,640.87	12,297.86	12,638.28	13,323.57	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	10	0	2.72	10	0	1.69	17	0	1.89	16			
Overhead expenses / Net Interest Income + non-interest income	55.11	62.28	25	65	61.29	68	65.30	61.22	69	61.48	62.21	46			
Percent of Average Assets															
Total overhead expense	1.71	2.57	13	2.17	2.69	23	2.10	2.58	25	2.11	2.60	26			
Personnel expense	0.81	1.30	10	1.01	1.41	15	1	1.46	16	0.94	1.47	10			
Net occupancy expense	0.08	0.26	2	0.12	0.28	6	0.11	0.31	4	0.11	0.32	2			
Other operating expenses	0.82	0.94	57	1.04	0.97	69	0.99	0.79	78	1.06	0.79	83			
Overhead less non-interest income	1.20	1.25	44	1.43	1.32	53	1.35	1.65	25	1.30	1.65	21			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.01	61.82	26	64.86	60.64	70	65.17	60.51	70	61.37	61.01	48			
Personnel expense	26	32.36	20	30.16	32.39	35	31.09	34.42	25	27.25	34.72	12			
Net occupancy expense	2.66	6.58	4	3.67	6.52	9	3.51	7.33	5	3.19	7.51	2			
Other operating expenses	26.35	22.28	79	31.03	21.20	88	30.57	18.28	98	30.93	18.30	96			
Total non-interest income	16.53	28.83	24	22.09	29.23	40	23.33	20.30	64	23.55	21.24	63			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	1.95	20	0	1.95	21			
Service charges on domestic deposit accounts	2.85	3.27	41	3.59	3.88	44	2.32	3.58	30	2.86	3.83	34			
Trading revenue	-0.79	1.28	1	0.89	1.18	60	0.46	0.03	92	0.23	0.07	86			
Investment banking fees and commissions	0	2.46	6	0	3.54	5	0	0.85	12	0	0.92	12			
Insurance activities revenue	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0	49	0	0	48			
Net servicing fees	0.31	0.01	75	0.38	0.28	72	0.37	0.52	60	0.19	0.40	49			
Net securitization income	0	0	45	0	0.01	44	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	0.75	3.92	33	0.65	1.86	32	1.08	1.98	47	1.22	2.38	44			
Other non-interest income	13.41	9.65	76	16.57	10.04	85	19.10	7.05	95	19.05	7.34	95			
Overhead less non-interest income	38.47	31.93	68	42.78	31.06	88	41.84	39.75	56	37.82	39.09	42			
Applicable income taxes / Pretax net operating income (tax equivalent)	24.53	18.63	87	22.16	20.56	63	21.10	18.37	63	36.17	33.75	55			
Applicable income tax + TE / Pretax net operating income + TE	25.03	21.18	80	22.87	23.23	46	21.85	21.35	47	36.69	38.57	37			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	4,123,047	4,722,213	5,674,229	5,731,042		-12.69	-11.91
Commercial and industrial loans	6,450,887	1,491,825	1,060,069	830,188		332.42	1076.14
Loans to individuals	1,269,374	1,218,620	119,210	61,906		4.16	1484.80
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	0	0	0	125			-100.00
Other loans and leases	3,988,943	2,618,415	1,691,492	2,084,482		52.34	105.51
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	15,832,251	10,051,073	8,545,000	8,707,743		57.52	118.36
Less: Allowance for loan and lease losses	144,176	56,379	39,972	38,015		155.73	304.45
Net loans and leases	15,688,075	9,994,694	8,505,028	8,669,728		56.96	117.44
Debt securities that reprice or mature in over 1 year	838,444	554,049	653,306	468,019		51.33	55.14
Mutual funds and equity securities	3,853	2,406	1,718	3,352		60.14	-79.94
Subtotal	16,530,372	10,551,149	9,160,052	9,141,099		56.67	112.62
Interest-bearing bank balances	615,264	179,410	44,439	125,935		242.94	191.53
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	367,988	23,150	9,988	0		1489.58	62165.31
Trading assets	54,027	39,880	14,437	8,936		35.47	481.25
Total earning assets	17,567,651	10,793,589	9,228,916	9,275,970		62.76	119.72
Non-interest-bearing cash and due from depository institutions	78,090	33,095	17,696	20,388		135.96	45.83
Premises, fixed assets, and leases	29,322	29,621	11,063	11,955		-1.01	154.29
Other real estate owned	57	173	816	1,726		-67.05	-98.87
Investment in unconsolidated subsidiaries	0	0	0	0			
Intangible and other assets	764,128	664,239	575,014	529,614		15.04	127.63
Total assets	18,439,248	11,520,717	9,833,505	9,839,653		60.05	119.48
Quarterly average assets	18,224,746	11,240,403	9,982,905	10,163,374		62.14	134.43
Average loans and leases (YTD)	13,534,628	9,323,365	8,678,041	8,545,971		45.17	117.53
Memoranda							
Loans held-for-sale	79,086	486,328	1,507	1,939,485		-83.74	-95.60
Loans not held-for-sale	15,753,165	9,564,745	8,543,493	6,768,258		64.70	188.86
Real estate loans secured by 1-4 family	470,845	555,088	735,321	413,680		-15.18	11.75
Commercial real estate loans	3,645,298	4,160,248	4,931,763	5,309,876		-12.38	-14.22
Construction and land development	117,506	79,856	69,798	97,388		47.15	4.49
Multifamily	1,768,839	2,396,710	3,275,971	3,637,226		-26.20	-39.89
Nonfarm nonresidential	1,758,953	1,683,682	1,585,994	1,575,262		4.47	47.26
Real estate loans secured by farmland	6,904	6,877	7,145	7,486		0.39	-28.60
Total investment securities	1,210,285	579,605	665,012	471,371		108.81	116.02
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	20,034	0	0	0			
Municipal securities	18,291	0	0	0			
Mortgage-backed securities	361,851	278,322	305,374	421,930		30.01	-27.77
Asset-backed securities	409,512	0	0	0			
Other debt securities	396,744	298,877	357,920	46,089		32.74	890.20
Mutual funds and equity securities	3,853	2,406	1,718	3,352		60.14	-79.94
Available-for-sale securities	1,206,432	577,199	663,294	471,371		109.01	115.34
U.S. Treasury securities	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	20,034	0	0	0			
Municipal securities	18,291	0	0	0			
Mortgage-backed securities	361,851	278,322	305,374	421,930		30.01	-27.77
Asset-backed securities	409,512	0	0	0			
Other debt securities	396,744	298,877	357,920	46,089		32.74	890.20
Mutual funds and equity securities	0	0	0	3,352			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	32,244	19,308	-29,380	-929		67.00	
Structured notes, fair value	0	0	0	0			-100.00
Pledged securities	18,849	20,375	23,047	16,929		-7.49	-93.71

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,359,501	398,283	414,308	1,053,117		492.42	259.78
NOW, ATS and transaction accounts	1,061,621	330,372	218,699	523,848		221.34	734.51
Time deposits less brokered deposits) < \$250K	-1,440,650	-9,806	64,623	200,400			
MMDA and other savings accounts	7,239,380	6,253,565	4,778,982	3,318,486		15.76	160.31
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	9,219,852	6,972,414	5,476,612	5,095,851		32.23	157.23
Time deposits of \$250K or more	297,741	205,162	482,224	827,982		45.12	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	250,000	538,000	187,000	155,000		-53.53	257.14
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	850,000	521,358	1,273,030	1,674,989		63.04	-37.74
Other borrowings w/remaining maturity over 1 year	4,539,053	473,630	98,911	123,368		858.35	1203.39
Brokered deposits < \$250K	1,794,840	1,473,177	1,187,333	877,311		21.83	
Noncore funding	7,731,634	3,211,327	3,228,498	3,658,650		140.76	88.08
Trading liabilities	57,478	24,565	14,784	8,934		133.98	507.91
Subordinated notes and debentures + trust preferred securities	181,394	181,116	108,977	108,880		0.15	64.90
Other liabilities	131,804	78,500	47,818	46,374		67.90	302.27
Total liabilities	17,322,162	10,467,922	8,876,689	8,918,689		65.48	120.74
Equity Capital							
Perpetual preferred stock (including surplus)	217,471	217,471	217,471	217,471		0.00	291.35
Common stock	32,986	32,617	32,253	31,913		1.13	20.25
Common surplus	455,592	444,218	434,313	422,096		2.56	25.64
Retained earnings	438,581	381,519	316,651	258,374		14.96	252.24
Accumulated other comprehensive income	-5,764	-1,250	-22,663	-657			
Other equity capital components	-21,780	-21,780	-21,209	-8,233			
Total holding company equity capital	1,117,086	1,052,795	956,816	920,964		6.11	101.68
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,117,086	1,052,795	956,816	920,964		6.11	101.68
Total liabilities and capital	18,439,248	11,520,717	9,833,505	9,839,653		60.05	119.48
Memoranda							
Non-interest-bearing deposits	2,359,502	1,345,208	1,124,243	1,053,117		75.40	259.78
Interest-bearing deposits	8,952,931	7,305,545	6,021,926	5,748,027		22.55	70.34
Total deposits	11,312,433	8,650,753	7,146,169	6,801,144		30.77	91.36
Long-term debt that reprices within 1 year	0	0	0	0			-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,052,795	956,816	920,964	855,872			
Accounting restatements	-61,475	0	0	0			
Net income	132,578	79,327	71,695	78,837			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	11,743	10,269	12,557	-3,819			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	571	12,976	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	14,041	14,459	14,459	14,459			
Change in other comprehensive income	-4,514	21,413	-20,965	4,533			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,117,086	1,052,795	956,816	920,964			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	22.36	36.22	21	40.99	37.78	45	57.70	53.63	60	58.24	53.41	59			
Commercial and industrial loans	34.98	13.52	99	12.95	12.02	58	10.78	11.42	54	8.44	10.82	44			
Loans to individuals	6.88	3.40	79	10.58	4.20	83	1.21	2.65	57	0.63	2.58	40			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0	44	0	0	45			
Agricultural loans	0	0.19	11	0	0.24	11	0	0.47	18	0	0.51	38			
Other loans and leases	21.63	4.63	96	22.73	5.01	97	17.20	2.64	97	21.18	2.62	97			
Net loans and leases	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95	88.11	72.64	97			
Debt securities over 1 year	4.55	15.55	9	4.81	14.60	8	6.64	13.20	17	4.76	13.96	10			
Mutual funds and equity securities	0.02	0.05	47	0.02	0.06	48	0.02	0.05	54	0.03	0.07	52			
Subtotal	89.65	78.16	94	91.58	79.65	96	93.15	87.24	94	92.90	87.26	94			
Interest-bearing bank balances	3.34	7.51	24	1.56	3.06	38	0.45	2.30	21	1.28	2.34	46			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35			
Debt securities 1 year or less	2	1.68	67	0.20	1.91	15	0.10	2.14	11	0	1.92	1			
Trading assets	0.29	1.01	49	0.35	1.19	62	0.15	0.02	89	0.09	0.02	87			
Total earning assets	95.27	91.05	96	93.69	89.53	88	93.85	92.24	70	94.27	92.22	75			
Non-interest cash and due from depository institutions	0.42	1.07	7	0.29	1.14	5	0.18	1.25	3	0.21	1.26	5			
Other real estate owned															
Other real estate owned	0	0.02	11	0	0.03	15	0.01	0.04	32	0.02	0.06	36			
All other assets	4.30	7.82	6	6.02	9.27	16	5.97	6.39	42	5.52	6.45	35			
Memoranda															
Short-term investments	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4	1.28	4.63	16			
U.S. Treasury securities	0	0.84	17	0	1.03	11	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.11	0.63	37	0	0.54	13	0	1.67	7	0	1.50	7			
Municipal securities	0.10	1.69	26	0	1.34	7	0	2.66	4	0	2.97	4			
Mortgage-backed securities	1.96	11.75	6	2.42	11.44	8	3.11	8.73	13	4.29	9.19	19			
Asset-backed securities	2.22	0.32	91	0	0.28	25	0	0.26	33	0	0.23	34			
Other debt securities	2.15	0.42	94	2.59	0.39	93	3.64	0.52	94	0.47	0.48	65			
Loans held-for-sale	0.43	0.52	57	4.22	0.39	96	0.02	0.29	27	19.71	0.32	98			
Loans held for investment	85.43	61.72	98	83.02	63.50	96	86.88	73.24	95	68.79	72.42	31			
Real estate loans secured by 1-4 family	2.55	11.91	13	4.82	13.29	20	7.48	16.83	18	4.20	16.44	8			
Revolving	0.13	1.66	17	0.28	2.07	21	0.30	2.43	14	0.32	2.71	15			
Closed-end, secured by first liens	2.34	9.81	14	4.44	10.69	25	7.06	13.60	24	3.78	13.03	11			
Closed-end, secured by junior liens	0.09	0.22	35	0.10	0.28	35	0.12	0.41	23	0.11	0.39	23			
Commercial real estate loans	19.77	22.22	41	36.11	22.23	82	50.15	33.39	89	53.96	33.79	90			
Construction and land development	0.64	3.40	20	0.69	3.44	19	0.71	4.78	8	0.99	4.55	12			
Multifamily	9.59	3.12	91	20.80	3.01	97	33.31	5.12	96	36.96	5.32	95			
Nonfarm nonresidential	9.54	14.72	30	14.61	14.69	50	16.13	21.85	24	16.01	22.30	23			
Real estate loans secured by farmland	0.04	0.33	42	0.06	0.36	46	0.07	0.88	36	0.08	0.81	35			

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	26.04	57.15	12	46.98	57.46	34	66.40	72.88	34	65.82	73.20	32			
Real estate loans secured by 1-4 family	2.97	19.43	10	5.52	20.75	11	8.61	23.13	14	4.75	22.92	6			
Revolving	0.15	2.64	15	0.32	3.15	20	0.34	3.34	13	0.36	3.76	13			
Closed-end	2.82	16.59	10	5.20	17.39	13	8.26	19.33	20	4.39	18.68	8			
Commercial real estate loans	23.02	34.63	26	41.39	33.52	61	57.72	45.57	79	60.98	46.38	83			
Construction and land development	0.74	5.26	10	0.79	5.09	14	0.82	6.53	7	1.12	6.35	10			
1-4 family	0.01	0.93	13	0.01	0.94	17	0.05	1.52	10	0	1.50	8			
Other	0.74	4.19	10	0.78	4.02	14	0.77	4.90	8	1.12	4.76	15			
Multifamily	11.17	4.96	88	23.85	4.69	97	38.34	6.76	94	41.77	7.13	94			
Nonfarm nonresidential	11.11	22.93	24	16.75	22.15	37	18.56	30.16	13	18.09	30.84	10			
Owner-occupied	3.93	7.68	28	5.41	7.72	38	6.36	10.31	22	4.83	10.55	14			
Other	7.18	14.95	24	11.35	14.34	39	12.20	19.35	19	13.26	19.91	20			
Real estate loans secured by farmland	0.04	0.54	36	0.07	0.55	42	0.08	1.27	34	0.09	1.19	34			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0	44	0	0	45			
Commercial and industrial loans	40.75	22.17	92	14.84	19.53	38	12.41	16.21	43	9.53	15.52	28			
Loans to individuals	8.02	6.13	70	12.12	7.13	76	1.40	3.89	52	0.71	3.90	35			
Credit card loans	0	0.65	49	0	0.81	46	0	0.04	65	0	0.03	34			
Agricultural loans	0	0.32	11	0	0.37	11	0	0.69	18	0	0.76	38			
Other loans and leases	25.20	9.09	89	26.05	9.85	90	19.80	3.74	96	23.94	3.75	97			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	328.99	381.27	39	430.99	391.26	50	565.59	505.61	66	606.47	518.19	67			
Real estate loans secured by 1-4 family	37.57	125.03	15	50.66	138.18	18	73.29	161.34	21	43.78	159.68	8			
Revolving	1.88	17.42	18	2.92	21.26	20	2.91	23.52	14	3.28	26.74	16			
Closed-end	35.69	106.14	18	47.75	115.20	20	70.39	134.73	25	40.50	130.06	12			
Commercial real estate loans	290.87	234.65	59	379.70	229.44	83	491.58	316.03	89	561.90	328.67	91			
Construction and land development	9.38	35.62	21	7.29	34.95	20	6.96	44.92	9	10.31	44.44	15			
1-4 family	0.07	6.34	13	0.10	6.61	16	0.41	10.21	10	0.01	10.44	8			
Other	9.31	28.16	22	7.19	27.32	20	6.55	33.75	9	10.29	33.34	19			
Multifamily	141.14	32.74	93	218.75	31.04	97	326.54	48.38	96	384.90	51.49	96			
Nonfarm nonresidential	140.35	155.06	40	153.67	152.10	47	158.09	208.15	28	166.70	217.26	26			
Owner-occupied	49.60	52.37	50	49.59	53.07	50	54.19	70.68	32	44.55	73.43	22			
Other	90.75	100.54	42	104.08	97.41	56	103.90	134.17	34	122.15	140.40	38			
Real estate loans secured by farmland	0.55	3.44	42	0.63	3.60	45	0.71	8.13	37	0.79	7.80	36			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45			
Commercial and industrial loans	514.74	139.91	99	136.16	122.02	59	105.66	107.07	54	87.85	105.25	45			
Loans to individuals	101.29	37.47	87	111.22	43.51	86	11.88	24.45	58	6.55	23.98	42			
Credit card loans	0.02	3.30	50	0.02	4.34	47	0	0.24	65	0	0.19	34			
Agricultural loans	0	1.88	11	0	2.18	11	0	4.49	18	0.01	4.90	38			
Other loans and leases	318.29	49.54	97	238.98	52.44	96	168.60	25.58	97	220.59	25.83	97			
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.79	27.32	29	36.53	26.45	74	51.35	35.09	85	56.14	35.69	89			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	250.05	183.76	71	335.08	178.57	89	437.40	243.62	90	517.36	253.35	94			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	299.65	240.85	60	384.67	236.10	83	491.58	318.90	89	561.91	331.68	91			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	5.33	11.17	23	1.76	7.63	18	0.55	4.70	4	1.28	4.63	16			
Liquid assets	5.27	26.22	1	4.61	22.44	1	3.88	15.56	1	5.87	15.94	2			
Investment securities	6.56	17.85	9	5.03	16.99	7	6.76	16.02	7	4.79	16.65	5			
Net loans and leases	85.08	61.58	98	86.75	63.77	98	86.49	73.30	95	88.11	72.64	97			
Net loans, leases and standby letters of credit	85.18	62.48	98	87.09	64.84	98	86.95	73.71	96	88.40	73.08	96			
Core deposits	50	70.67	13	60.52	63.09	31	55.69	69.97	9	51.79	69.79	5			
Noncore funding	41.93	14.13	93	27.87	19.36	76	32.83	16.58	92	37.18	17.09	94			
Time deposits of \$250K or more	1.61	2.11	44	1.78	2.94	28	4.90	4.28	65	8.41	3.54	89			
Foreign deposits	0	0.36	39	0	0.43	38	0	0	49	0	0	49			
Federal funds purchased and repos	1.36	1.47	65	4.67	1.94	81	1.90	0.96	76	1.58	1.20	69			
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	48			
Net federal funds purchased (sold)	1.36	0.54	77	4.67	0.48	96	1.90	0.97	76	1.58	1.21	70			
Commercial paper	0	0.01	44	0	0.02	45	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	4.61	1.24	89	4.53	3.01	69	12.95	3.63	93	17.02	4.47	97			
Earning assets that reprice within 1 year	39.63	39.38	48	41.07	39.29	53	34.02	32.35	59	35.85	33.41	62			
Interest-bearing liabilities that reprice within 1 year	2.82	8.20	13	12.73	10.19	75	14.85	18.20	53	14.89	16.67	63			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	36.82	29.11	65	28.34	26.63	54	19.18	12.98	61	20.96	15.65	59			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	40.82	3.20	95	28.52	14.45	84	34.65	13.54	94	38.64	13.97	96			
Net short-term noncore funding dependence	13.18	-4.76	90	21.29	3.38	91	32.13	8.57	98	35.36	9.65	98			
Short-term investment / Short-term noncore funding	31.10	184.19	12	8.27	77.77	7	1.82	62.28	1	3.75	46.67	2			
Liquid assets - short-term noncore funding / Nonliquid assets	-12.54	28.18	3	-17.46	16.97	4	-27.68	4.17	1	-30.03	3.68	0			
Net loans and leases / Total deposits	138.68	79.43	97	115.54	90.31	89	119.02	92.88	96	127.47	92.86	98			
Net loans and leases / Core deposits	170.16	88.34	96	143.35	103.93	88	155.30	106.50	96	170.13	105.03	98			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.47			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.75	4.31	29	1.86	1.36	68	-3.05	-1.95	24	-0.10	-0.62	68			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	10.76	18	0	13.07	15			
Available-for-sale securities	99.68	87.23	75	99.58	85.40	81	99.74	88.32	65	100	86.93	84			
U.S. Treasury securities	0	4.72	16	0	6.15	11	0	2.08	27	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	1.66	4.01	49	0	3.49	13	0	11	7	0	10.16	7			
Municipal securities	1.51	9.83	30	0	7.75	7	0	16.63	4	0	17.86	4			
Mortgage-backed securities	29.90	66.64	7	48.02	67.43	21	45.92	54.50	34	89.51	55.76	94			
Asset-backed securities	33.84	1.91	96	0	1.66	24	0	1.54	33	0	1.31	34			
Other debt securities	32.78	3.01	96	51.57	2.94	96	53.82	3.75	98	9.78	3.25	83			
Mutual funds and equity securities	0.32	0.35	66	0.42	0.40	64	0.26	0.41	64	0.71	0.58	73			
Debt securities 1 year or less	30.41	10.55	89	3.99	11.86	28	1.50	13.91	12	0	11.90	1			
Debt securities 1 to 5 years	28.20	17.03	75	4.76	17.94	28	5.35	23.42	18	7.13	23.53	18			
Debt securities over 5 years	41.08	69.86	17	90.83	66.02	88	92.89	58.36	92	92.16	60.73	89			
Pledged securities	1.56	35.67	7	3.52	30.57	9	3.47	42.20	9	3.59	46.78	5			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	385.41	183.32	84	272.17	26.69	95	-56.78	16.28	9	-44.58	6.96	12			
Investment securities	108.81	23.62	94	-12.84	11.75	4	41.08	8.02	92	-4.48	4.99	26			
Core deposits	32.23	26.88	75	27.31	11.23	86	7.47	10.40	49	14.32	13.94	61			
Noncore funding	140.76	-12.18	99	-0.53	6.59	41	-11.76	6.76	27	-5.87	-3.35	50			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,204,252	2,704,716	2,750,638	2,386,358	
Commit: Secured commercial real estate loans	233,107	256,185	184,752	288,162	
Commit: Unsecured real estate loans	2,879	1,647	2,000	2,000	
Credit card lines (reported semiannually, June/Dec)	2,398	942	100	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	17,655	39,215	44,828	28,915	
Commercial and similar letters of credit	9,511	9,641	10,831	10,975	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	106,305	105,305	54,408	38,444	
Credit derivatives - notional amount (holding company as beneficiary)	63,778	61,774	40,501	42,087	
Credit derivative contracts w/ purchased credit protection-investment grade	170,083	167,079	94,908	80,531	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	7,748	3,897	3,554	2,696	
Written options contracts (interest rate)	102,441	39,300	0	0	
Purchased options contracts (interest rate)	102,441	39,300	0	0	
Interest rate swaps	2,758,393	2,129,565	1,780,086	1,350,464	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.38	22.01	42	23.48	23.52	58	27.97	17.31	89	24.25	17.28	81			
Standby letters of credit	0.10	0.71	7	0.34	0.84	30	0.46	0.35	68	0.29	0.40	46			
Commercial and similar letters of credit	0.05	0.02	86	0.08	0.02	88	0.11	0.01	93	0.11	0.01	93			
Securities lent	0	0.18	40	0	0.40	39	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0.58	0.35	74	0.91	0.42	82	0.55	0.02	93	0.39	0.01	94			
Credit derivatives - notional amount (holding company as beneficiary)	0.35	0.30	76	0.54	0.52	83	0.41	0.01	95	0.43	0	95			
Credit derivative contracts w/ purchased credit protection-investment grade	0.92	0.25	86	1.45	0.30	89	0.97	0.01	96	0.82	0	97			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0	47	0	0	48			
Derivative contracts	16.11	48.62	41	19.20	68.47	47	18.14	6.51	86	13.75	6.82	81			
Interest rate contracts	16.11	34.36	43	19.20	47.31	50	18.14	6.40	86	13.75	6.72	81			
Interest rate futures and forward contracts	0.04	6.21	27	0.03	10.67	25	0.04	0.25	49	0.03	0.28	48			
Written options contracts (interest rate)	0.56	2.18	41	0.34	2.47	44	0	0.26	20	0	0.28	19			
Purchased options contracts (interest rate)	0.56	1.46	65	0.34	2.65	59	0	0.07	40	0	0.08	41			
Interest rate swaps	14.96	20.83	51	18.48	28.86	57	18.10	5.18	88	13.72	5.41	84			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	23.67	42.82	26	29.01	45.53	37	31.70	25.18	72	27.92	25.74	63			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	2,971,023	2,212,062	1,783,640	1,353,160	
Interest rate contracts	2,971,023	2,212,062	1,783,640	1,353,160	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	7,748	3,897	3,554	2,696	
Written options	102,441	39,300	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	102,441	39,300	0	0	
Purchased options	102,441	39,300	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	102,441	39,300	0	0	
Swaps	2,758,393	2,129,565	1,780,086	1,350,464	
Held for trading					
Interest rate contracts	1,896,023	1,487,062	1,033,640	803,160	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	1,075,000	725,000	750,000	550,000	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	3,141,105	2,379,142	1,878,548	1,433,691	
Over 1 year to 5 years	295,969	92,806	274,026	304,868	
Over 5 years	1,547,223	1,211,290	791,967	460,322	
	1,297,913	1,075,046	812,555	668,501	
Gross negative fair value (absolute value)					
	97,761	46,180	16,232	10,037	
Gross positive fair value					
Held for trading	53,897	23,389	14,694	9,652	
Non-traded	53,701	23,389	14,438	8,836	
Non-traded	196	0	256	816	
Current credit exposure on risk-based capital derivative contracts	54,223	23,608	14,694	9,752	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	0	47	0	0	47			
Futures and forwards															
Written options	3.45	8.18	39	1.78	5.91	38	0	11.14	16	0	9.73	15			
Exchange-traded	0	0.14	40	0	0.15	42	0	0	49	0	0	49			
Over-the-counter	3.45	7.73	42	1.78	5.10	41	0	10.65	16	0	9.46	15			
Purchased options	3.45	3.42	66	1.78	4.42	56	0	1.29	38	0	1.44	38			
Exchange-traded	0	0.15	40	0	0.28	39	0	0	49	0	0	49			
Over-the-counter	3.45	2.86	68	1.78	3.35	59	0	1.22	38	0	1.27	39			
Swaps	92.84	68.76	73	96.27	69.75	76	99.80	65.42	80	99.80	66.04	79			
Held for trading															
Interest rate contracts	63.82	43.53	52	67.23	44.16	55	57.95	13.60	82	59.35	16.18	77			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	0	49	0	0	49			
Non-traded															
Interest rate contracts	36.18	56.47	47	32.77	55.84	44	42.05	86.40	17	40.65	83.82	22			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	9.96	32.05	35	4.20	32.17	19	15.36	12.75	71	22.53	15.62	71			
Over 1 year to 5 years	52.08	27.06	89	54.76	30.45	83	44.40	22.66	76	34.02	21.68	68			
Over 5 years	43.69	29.56	67	48.60	28.09	70	45.56	36.28	56	49.40	37.90	56			
Gross negative fair value (absolute value)	3.29	1.55	83	2.09	0.83	91	0.91	0.66	62	0.74	0.50	68			
Gross positive fair value	1.81	2.23	44	1.06	1.19	46	0.82	1.10	34	0.71	0.92	39			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.07	78	0.04	0.06	77	0.02	0.01	85	0.01	0	83			
Gross positive fair value (X)	0.05	0.09	43	0.02	0.07	43	0.02	0.01	77	0.01	0.01	76			
Held for trading (X)	0.05	0.07	57	0.02	0.06	57	0.01	0	94	0.01	0	92			
Non-traded (X)	0	0.02	13	0	0.01	5	0	0.01	32	0	0	42			
Current credit exposure (X)	0.05	0.06	52	0.02	0.05	45	0.02	0	85	0.01	0	82			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	48	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.46	0.85	46	0.23	0.73	43	0.18	0.06	83	0.12	0.05	81			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	56,379	39,972	38,015	37,315	
Gross losses	58,429	9,589	4,757	7,127	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	3,623	1,769	1,072	1,059	
Net losses	54,806	7,820	3,685	6,068	
Provision for loan and lease losses	62,774	24,227	5,642	6,768	
Adjustments	79,829	0	0	0	
Ending balance	144,176	56,379	39,972	38,015	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.40	0.51	35	0.23	0.15	73	0.05	0.12	30	0.07	0.11	33			
Provision for loan and lease losses / Average loans and leases	0.46	0.82	24	0.26	0.24	61	0.07	0.16	27	0.08	0.16	29			
Provision for loan and lease losses / Net loan and lease losses	114.54	487.86	3	309.81	130.58	92	153.11	182.69	55	111.54	110.75	43			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.92	1.58	12	0.59	0.83	30	0.47	0.94	6	0.56	0.95	12			
Allowance for loan and lease losses / Total loans and leases	0.91	1.55	12	0.56	0.81	28	0.47	0.93	7	0.44	0.94	7			
Allowance for loan and lease losses / Net loans and leases losses (X)	2.63	11.58	7	7.21	8.03	64	10.85	21.35	45	6.26	16.23	37			
Allowance for loan and lease losses / Nonaccrual assets	204.48	299.17	41	262.83	218.72	74	144.83	285.36	35	143.57	270.69	28			
ALLL / 90+ days past due + nonaccrual loans and leases	198.98	244.34	46	231.12	151.73	77	129.13	259.30	31	121.27	232.03	27			
Gross loan and lease losses / Average loans and leases	0.43	0.34	70	0.10	0.28	29	0.05	0.15	28	0.08	0.16	35			
Recoveries / Average loans and leases	0.03	0.07	24	0.02	0.08	17	0.01	0.05	20	0.01	0.06	17			
Net losses / Average loans and leases	0.40	0.27	75	0.08	0.21	34	0.04	0.09	41	0.07	0.10	51			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	48	0	0	48			
Recoveries / Prior year-end losses	37.78	33.98	65	37.19	36.22	62	15.04	51.25	17	24.04	50.41	35			
Earnings coverage of net loan and lease losses (X)	4.36	22.91	20	16.16	24.40	53	26.24	29.27	57	21.53	0.97	60			

Net Loan and Lease Losses By Type

Real estate loans	0.59	0.04	98	0.01	0.01	52	0.01	0.01	59	0.01	0.02	53			
Real estate loans secured by 1-4 family	-0.02	0.01	20	-0.01	0.01	34	0.02	0.01	60	0.02	0.03	58			
Revolving	0	0.01	54	-0.01	0.02	27	-0.14	0.02	7	-0.37	0.03	2			
Closed-end	-0.02	0	17	-0.01	0	32	0.02	0.01	69	0.06	0.02	75			
Commercial real estate loans	0.67	0.07	98	0.01	0.01	56	0.01	0.01	66	0.01	0.01	60			
Construction and land development	-0.03	0	20	-0.05	-0.01	20	-0.06	-0.02	17	-0.17	-0.04	16			
1-4 family	-0.03	0	5	-0.05	0	3	-0.06	0	3	-0.07	0	5			
Other	0	0	36	0	-0.01	37	0	-0.02	29	-0.10	-0.04	18			
Multifamily	0	0	58	0.02	0	90	0	0	50	0	0	53			
Nonfarm nonresidential	1.39	0.11	99	-0.01	0.02	18	0.05	0.02	75	0.04	0.02	77			
Owner-occupied	0	0.02	37	-0.01	0.01	13	0.05	0.01	90	0.01	0.01	75			
Other	1.39	0.08	99	0	0.01	21	0	0.01	31	0.03	0.01	83			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	49	0	0	50			
Commercial and industrial loans	0.01	0.47	8	-0.02	0.37	2	0.10	0.18	49	0.50	0.18	84			
Loans to individuals	2.35	1.13	82	0.64	1.17	33	1.51	0.71	85	2.06	0.78	86			
Credit card loans	0	2.92	9	0	3.11	7	0	1.65	21		1.60				
Agricultural loans		0.19			0.08			0.03		0	0.06	41			
Loans to foreign governments and institutions		0			0										
Other loans and leases	0	0.15	25	0	0.15	22	0	0.28	30	0	0.27	16			

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	27,792	33,873	14,044	17,599	
90+ days past due loans and leases	1,951	2,943	3,354	4,868	
Nonaccrual loans and leases	70,507	21,451	27,600	26,479	
Total past due and nonaccrual loans and leases	100,250	58,267	44,998	48,946	
Restructured					
Restructured 30-89 days past due	769	934	1,189	995	
Restructured 90+ days past due	1,128	1,259	1,458	1,354	
Restructured nonaccrual	3,599	2,046	7,628	8,351	
Total restructured loans and leases	5,496	4,239	10,275	10,700	
Loans Held for Sale					
30-89 days past due loans held for sale	1,017	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	18,469	1,325	0	0	
Total past due and nonaccrual loans held for sale	19,486	1,325	0	0	
Restructured loans and leases in compliance	9,975	9,050	9,061	9,688	
Other real estate owned	57	173	816	1,726	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.18	0.39	22	0.34	0.43	48	0.16	0.32	30	0.20	0.32	35			
90+ days past due loans and leases	0.01	0.12	37	0.03	0.15	40	0.04	0.03	73	0.06	0.04	74			
Nonaccrual loans and leases	0.45	0.66	35	0.21	0.51	16	0.32	0.49	36	0.30	0.46	30			
90+ days past due and nonaccrual loans and leases	0.46	0.85	27	0.24	0.71	10	0.36	0.54	36	0.36	0.55	32			
Restructured															
30-89 days past due restructured	0	0.01	55	0.01	0.01	61	0.01	0.01	78	0.01	0.01	74			
90+ days past due restructured	0.01	0.01	83	0.01	0.01	84	0.02	0	96	0.02	0	95			
Nonaccrual restructured	0.02	0.13	20	0.02	0.14	19	0.09	0.10	56	0.10	0.10	53			
30-89 days past due loans held for sale	0.01	0	86	0	0	38	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	48	0	0	48			
Nonaccrual loans held for sale	0.12	0.01	95	0.01	0	89	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.18	0.40	22	0.34	0.43	47	0.16	0.32	30	0.20	0.32	35			
90+ days past due assets	0.01	0.12	35	0.03	0.15	38	0.04	0.03	73	0.06	0.04	74			
Nonaccrual assets	0.45	0.67	34	0.21	0.53	16	0.32	0.49	36	0.30	0.47	30			
30+ days past due and nonaccrual assets	0.63	1.29	20	0.58	1.19	16	0.53	0.88	27	0.56	0.89	26			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.39	0.52	39	0.21	0.44	19	0.31	0.39	46	0.32	0.40	42			
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.55	37	0.21	0.48	16	0.32	0.45	41	0.34	0.48	36			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.45	0.60	35	0.29	0.53	22	0.41	0.59	38	0.41	0.63	31			
Allowance for loan and lease losses	57.18	66.66	44	58.30	115.41	23	100.38	95.97	61	105.86	100.14	67			
Equity capital + allowance for loan and lease losses	6.54	4.97	73	2.96	4.28	37	4.03	5.09	43	4.20	5.57	43			
Tier 1 capital + allowance for loan and lease losses	6.26	6.05	58	3	5.65	23	4	5.65	39	4.26	6.11	37			
Loans and leases + other real estate owned	0.52	0.97	23	0.33	0.85	11	0.47	0.82	27	0.46	0.86	23			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.33	0.39	53	0.49	0.38	69	0.16	0.29	39	0.25	0.29	52			
90+ days past due	0	0.16	39	0.02	0.16	44	0.02	0.03	61	0.03	0.05	66			
Nonaccrual	1.38	0.76	85	0.31	0.46	40	0.16	0.48	20	0.14	0.43	17			
Commercial and industrial															
30–89 days past due	0.03	0.23	11	0.16	0.31	36	0.17	0.23	53	0.01	0.27	15			
90+ days past due	0	0.03	16	0	0.05	14	0	0.02	32	0	0.01	32			
Nonaccrual	0.11	0.75	10	0.16	0.83	16	1.38	0.61	80	1.21	0.60	79			
Individuals															
30–89 days past due	0.87	0.83	57	0.68	0.83	40	2.46	0.68	88	5.13	0.69	97			
90+ days past due	0.14	0.14	66	0.18	0.17	69	2.04	0.03	98	4.94	0.03	99			
Nonaccrual	0.37	0.28	71	0.19	0.17	62	0.72	0.15	90	1.57	0.21	95			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due		0.17			0.24			0.11		0	0.15	35			
90+ days past due		0			0			0.01		0	0	45			
Nonaccrual		0.49			0.67			0.46		0	0.31	31			
Foreign governments															
30–89 days past due		0			0.07										
90+ days past due		0			0										
Nonaccrual		0.09			0.03										
Other loans and leases															
30–89 days past due	0.03	0.18	45	0	0.20	14	0	0.18	23	0	0.12	27			
90+ days past due	0	0.01	33	0	0.01	30	0	0	41	0	0	44			
Nonaccrual	0.05	0.15	54	0.07	0.13	55	0.19	0.04	87	0.35	0.06	88			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1-4 family	30-89 days past due	1.75	0.65	89	2.41	0.67	93	1.06	0.52	83	2.23	0.56	96			
	90+ days past due	0.04	0.33	54	0.09	0.31	60	0.09	0.04	80	0.24	0.06	88			
	Nonaccrual	2.79	0.89	92	1.62	0.73	87	0.95	0.61	77	1.66	0.65	90			
Revolving	30-89 days past due	1.87	0.48	93	0.77	0.45	80	1.10	0.36	88	0.06	0.29	25			
	90+ days past due	0	0.03	30	0	0.05	24	0	0.02	37	0	0.02	35			
	Nonaccrual	7.64	1.13	94	4.88	1	94	0.88	0.35	83	2.14	0.42	93			
Closed-end	30-89 days past due	1.74	0.65	89	2.51	0.70	93	1.06	0.54	81	2.40	0.63	96			
	90+ days past due	0.04	0.38	55	0.10	0.35	61	0.09	0.05	79	0.26	0.06	87			
	Nonaccrual	2.54	0.87	91	1.42	0.70	86	0.95	0.64	76	1.62	0.68	90			
Junior lien	30-89 days past due	0	0.02	10	0.03	0.02	71	0	0.02	35	0.06	0.03	81			
	90+ days past due	0	0	32	0	0	66	0	0	80	0	0	76			
	Nonaccrual	0.08	0.04	76	0.08	0.04	73	0.06	0.03	80	0.17	0.04	90			
Commercial real estate	30-89 days past due	0.15	0.26	49	0.24	0.18	70	0.03	0.16	24	0.10	0.15	45			
	90+ days past due	0	0.02	23	0.01	0.03	51	0.01	0.02	71	0.02	0.02	72			
	Nonaccrual	1.20	0.62	85	0.14	0.23	40	0.04	0.41	16	0.02	0.33	12			
Construction and development	30-89 days past due	0	0.28	11	0	0.28	12	0	0.17	21	0	0.18	20			
	90+ days past due	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42			
	Nonaccrual	0	0.41	11	0	0.20	12	0	0.18	21	0	0.21	18			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	42	0	0	41	0	0	48	0	0	46			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.04	37	0	0.04	35			
Other	30-89 days past due	0	0.22	13	0	0.20	15	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	40	0	0.01	35	0	0	45	0	0.01	44			
	Nonaccrual	0	0.35	12	0	0.17	14	0	0.10	25	0	0.12	25			
Multifamily	30-89 days past due	0.17	0.09	77	0.09	0.08	70	0	0.03	36	0.13	0.04	83			
	90+ days past due	0	0	45	0	0	41	0	0	46	0	0	45			
	Nonaccrual	1.23	0.11	96	0.17	0.05	84	0.04	0.04	75	0	0.05	33			
Nonfarm non-residential	30-89 days past due	0.13	0.23	51	0.46	0.14	90	0.09	0.17	53	0.01	0.14	21			
	90+ days past due	0	0.02	26	0.02	0.03	63	0.02	0.02	77	0.05	0.02	83			
	Nonaccrual	1.25	0.80	74	0.11	0.28	24	0.06	0.52	17	0.08	0.40	20			
Owner Occupied	30-89 days past due	0.13	0.07	76	0.32	0.07	97	0.02	0.08	41	0.01	0.06	35			
	90+ days past due	0	0	33	0.02	0.01	72	0.02	0	86	0.05	0.01	87			
	Nonaccrual	0.14	0.27	32	0.10	0.16	44	0.05	0.20	31	0.08	0.16	39			
Other	30-89 days past due	0	0.14	11	0.14	0.07	79	0.08	0.07	72	0	0.06	19			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39			
	Nonaccrual	1.11	0.44	84	0	0.10	19	0	0.22	29	0	0.16	27			
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	0	0.09	32	0	0.10	34			
	90+ days past due	0	0	45	0	0.01	42	0	0	46	0	0	45			
	Nonaccrual	0	1.13	19	0	0.84	19	0	0.49	27	0	0.44	28			
Credit card	30-89 days past due	0	0.95	7	0	1.19	6	0	1.03	23		0.83				
	90+ days past due	0	0.63	13	0	0.78	12	0	0.26	36		0.22				
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.07	42		0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	466,797	455,055	445,357	445,776	
Retained earnings	501,831	381,519	316,651	258,374	
Accumulated other comprehensive income (AOCI)	-5,764	-1,250	-22,663	-657	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	962,864	835,324	739,345	703,493	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	13,789	14,764	16,213	14,656	
Accumulated other comprehensive income-related adjustments	-5,764	-1,250	-22,663	-657	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	954,839	821,810	745,795	689,494	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	954,839	821,810	745,795	689,494	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	217,471	217,471	217,471	217,471	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	217,471	217,471	217,471	217,471	
Less: Additional tier 1 capital deductions	0	0	0	2	
Additional tier 1 capital	217,471	217,471	217,471	217,469	
Tier 1 Capital	1,172,310	1,039,281	963,266	906,963	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	72,222	72,041	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	95,050	88,559	78,272	76,416	
Allowance for loan and lease losses in tier 2 capital	61,537	56,428	40,424	38,222	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	228,809	217,028	118,696	114,638	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	228,809	217,028	118,696	114,638	
Exited advanced approach tier 2 capital					
Total capital	1,401,119	1,256,309	1,081,962	1,021,601	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	18,287,996	11,240,403	9,982,905	10,163,374	
Less: Deductions from common equity tier 1 capital	13,789	14,764	16,213	14,658	
Less: Other deductions	4,637,090	0	0	0	
Total assets for leverage ratio	13,637,117	11,225,639	9,966,692	10,148,716	
Total risk-weighted assets	11,818,749	10,293,587	8,319,793	7,830,406	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	8.08	12.35	1	7.98	12.11	2	8.96	12.37	6	8.81	11.95	6			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0	50	0	0	50			
Tier 1 capital, column A	9.92	13.08	2	10.10	12.78	7	11.58	13.03	27	11.58	12.68	37			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50			
Total capital, column A	11.86	15.23	1	12.20	14.36	13	13	14.48	27	13.05	14.15	33			
Total capital, column B	0	0.39	46	0	0.38	46	0	0	50	0	0	50			
Tier 1 leverage	8.60	9.13	37	9.26	9.76	41	9.66	10.37	36	8.94	10.04	23			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41										

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0	0	0	0			
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	280,067	272,546	264,559	257,720		2.76	78.15

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			33.33			25				
Separate account assets (L/H) / Total life assets		11.24			7.26			0			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue		2.84			7.32			0			0.01				
Credit related premium income / Total premium income		38.23			34.91			50			60				
Other premium income / Total premium income		61.77			65.09			50			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			116.87			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	21.27	11.03	92	24.88	11.51	93	26.37	13.70	96	27.27	14.86	97			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	0	49	0	0	49			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	14,008	
Real estate loans	0	0	0	14,008	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	0	0	87,163	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	87,163	14,008	
Total foreign deposits					
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31		1.25		0	0	48	0	0	48			
Cost: Interest-bearing deposits		0.42			1.19			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03										
Commercial and industrial loans		0.64			0.29			3.83			4.38				
Foreign governments and institutions		0			0										
Growth Rates															
Net loans and leases		-2.40			22.48		-100	-27.26	8	-1.85	22.03	64			
Total selected assets		2.04		-100	12.40	2	522.24	5.03	97	-1.85	-5.54	50			
Deposits		3.46			10.36			-2.42			-22.72				

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	
1-4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.02	0.02	0.04	0.05	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	65,000	70,000	45,200	38,200		-7.14	251.35
Dividends	65,000	70,000	45,200	38,200		-7.14	251.35
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	65,000	70,000	45,200	38,200		-7.14	251.35
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	222	0			-100.00
Total operating income	65,000	70,000	45,422	38,200		-7.14	250.50
Operating Expenses							
Personnel expenses	0	0	0	0			
Interest expense	9,681	5,425	8,178	7,984		78.45	65.37
Other expenses	1,498	744	1,722	1,742		101.34	-67.46
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	11,179	6,169	9,900	9,726		81.21	6.89
Income (loss) before taxes	53,821	63,831	35,522	28,474		-15.68	565.52
Applicable income taxes (credit)	-2,703	-1,391	-2,335	-3,620			
Extraordinary items				0			
Income before undistributed income of subsidiaries	56,524	65,222	37,857	32,094		-13.34	387.15
Equity in undistributed income of subsidiaries	76,054	14,105	33,838	46,743		439.20	61.89
Bank subsidiaries	74,632	13,434	35,506	59,702		455.55	58.55
Nonbank subsidiaries	1,422	671	-1,668	-12,959		111.92	
Subsidiary holding companies	0	0	0	0			
Net income (loss)	132,578	79,327	71,695	78,837		67.13	126.31
Memoranda							
Bank net income	139,632	83,434	80,706	97,902		67.36	112.94
Nonbank net income	1,422	671	-1,668	-12,959		111.92	
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,198,857	91.22	1,178,166	94.27	1,059,671	97.98	1,036,525		1.76	112.97
Common and preferred stock	1,198,857	91.22	1,178,166	94.27	1,059,671	97.98	1,036,525		1.76	112.97
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	3,853	0.29	2,406	0.19	1,718	0.16	3,358		60.14	-81.61
Common and preferred stock	3,853	0.29	2,406	0.19	1,718	0.16	3,358		60.14	-81.61
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	110,626	8.42	62,643	5.01	16,684	1.54	67,231		76.60	102.73
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	970	0.07	6,583	0.53	3,417	0.32	3,160		-85.27	-76.85
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	1,314,306	100.00	1,249,798	100.00	1,081,490	100.00	1,110,274		5.16	104.52
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	24,960	2.31	63,129			
Borrowings with maturity over 1 year	124,037	9.44	120,921	9.68	98,911	9.15	123,368		2.58	40.55
Subordinated notes and debentures	72,222	5.50	74,750	5.98	0	0	0		-3.38	
Other liabilities	961	0.07	1,332	0.11	803	0.07	2,813		-27.85	98.14
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	197,220	15.01	197,003	15.76	124,674	11.53	189,310		0.11	122.26
Equity Capital	1,117,086	84.99	1,052,795	84.24	956,816	88.47	920,964		6.11	101.68
Perpetual preferred stock (income surplus)	217,471	16.55	217,471	17.40	217,471	20.11	217,471		0.00	291.35
Common stock	32,986	2.51	32,617	2.61	32,252	2.98	31,913		1.13	20.25
Common surplus	455,592	34.66	444,218	35.54	434,314	40.16	422,096		2.56	25.64
Retained earnings	438,581	33.37	381,519	30.53	316,651	29.28	258,374		14.96	252.24
Accumulated other comprehensive income	-5,764	-0.44	-1,250	-0.10	-22,663	-2.10	-657			
Other equity capital components	-21,780	-1.66	-21,780	-1.74	-21,209	-1.96	-8,233			
Total liabilities and equity capital	1,314,306	100.00	1,249,798	100.00	1,081,490	100.00	1,110,274		5.16	104.52
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	12.85	7.29	89	7.94	9.68	23	7.61	11.03	12	8.73	8.67	51			
Bank net income / Average equity investment in banks	12.23	7.45	85	7.59	10.51	13	7.74	11.56	10	10.13	9.11	67			
Nonbank net income / Average equity investment in nonbanks	59.35	9.75	95	36.03	7.89	93	-62.63	10.83	0	-143.52	9.81	0			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			9.40			8.81				
Bank net income / Parent net income	105.32	88.16	63	105.18	82.22	68	112.57	104.73	85	124.18	104.64	95			
Nonbank net income / Parent net income	1.07	3.59	54	0.85	5.93	49		0.99			1.13				
Subsidiary holding companies' net income / Parent net income		68.34			74			90.39			90.33				
Leverage															
Total liabilities / Equity capital	17.65	20.06	66	18.71	20.43	66	13.03	9.50	66	20.56	11.14	75			
Total debt / Equity capital	17.57	14.41	72	18.59	14.31	72	12.95	3.94	83	20.25	4.62	96			
Total debt + notes payable to subs that issued TPS / Equity capital	17.57	16.67	70	18.59	16.36	71	12.95	7.93	70	20.25	9.36	83			
Total debt + Loans guaranteed for affiliate / Equity capital	17.57	14.68	72	18.59	14.56	72	12.95	3.98	83	20.25	4.64	96			
Total debt / Equity capital – excess over fair value	17.57	14.52	72	18.59	14.51	71	12.95	3.94	83	20.25	4.62	96			
Long-term debt / Equity capital	17.57	13.56	72	18.59	13.04	73	10.34	3.76	78	13.40	4.39	82			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	2.61	0.03	98	6.85	0.02	98			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	4.16	34.67	23	29.89	28.44	52	47.58	15.49	83	53.12	17.83	83			
Double Leverage															
Equity investment in subs / Equity capital	107.66	102.81	79	112.14	103.22	88	110.93	104.10	77	112.91	105.17	75			
Total investment in subs / Equity capital	107.66	110.16	64	112.14	111.07	75	110.93	104.38	77	112.91	105.55	75			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.65	0.47	61	1.61	0.36	91	1.46	0.36	85	1.51	0.56	77			
Equity investment in subs – equity cap / Net income-div (X)	0.72	1.82	27	1.97	1.22	80	1.83	1.18	79	1.85	1.91	52			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	268.45	136.59	89	346.09	177.68	89	196.05	113.37	84	172.92	96.31	90			
Cash from ops + noncash items + op expense / Op expense + dividend	294.61	147.24	92	339.34	190.27	87	193.97	123.74	82	198.98	100.80	91			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	289.99	134.08	91	200.73	116.34	91	42.30	108.88	12	152.89	101.42	86			
Pretax operating income + interest expense / Interest expense	655.94	2,016.32	38	1,276.61	1,968.54	50	534.36	1,631.73	48	456.64	1,955.22	54			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	655.94	1,539.23	39	1,276.61	1,632.83	53	534.36	1,015.91	46	456.64	1,082.59	49			
Dividends + interest from subsidiaries / Interest expense + dividends	274.01	150.43	87	352.04	210.80	84	199.67	140.89	76	170.21	107.07	81			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)	9.44	35.64	25	5.49	57.11	12	4.96	106.04	13	5.45	71.32	22			
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.42	3.85	81	5.43	2.64	75	-0.52	1.59	11	0.30	1.68	48			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0			0				
Nonaccrual		1.03			0.54			0.70			0.46				
Total		1.13			0.58			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	49	0	0	50	0	0	50			
Total	0	0.05	46	0	0.10	46	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.02	2.66	38	0.02	5.62	33	0.02	0.14	60	0.03	0.15	62			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.02	0.08	81	0.02	0.19	76	0.02	0	98	0.03	0	98			

BHC Name _____

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	24.84	81.10	12	22.17	57.84	17	38.19	87.25	20	45.05	100.86	17			
Dividends declared / Net income	10.59	42.29	14	18.23	33.08	24	20.17	24.10	42	18.34	32.32	31			
Net income – dividends / Average equity.....	11.48	4.14	91	6.49	6.46	50	6.08	8.12	26	7.13	5.74	68			
Percent of Dividends Paid															
Dividends from bank subsidiaries	462.93	132.17	95	484.13	178.13	91	312.61	131.90	89	264.20	106.72	91			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	2.83	26	0	2.37	25			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	0	48	0	0	48			
Dividends from all subsidiaries	462.93	174.85	92	484.13	260.40	86	312.61	144.51	88	264.20	114.69	89			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	46.55	60.28	38	83.90	66.55	68	56.01	33.37	76	39.02	35.18	50			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	46.55	62.88	36	83.90	69.36	61	56.01	35.67	74	39.02	41.35	47			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	0	82.95	12		80.47			129.02				
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26		0.31			0.63				
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38		0.17			0.60				
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43		0.06			0.08				
Operating income from nonbank subsidiaries	0	79.84	8	0	150.41	6		96.62			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			43.51			58.43				
Interest income from subsidiary holding companies.....		8.40			6.54			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0.29			0.15			0				
Operating income from subsidiary holding companies.....		55.20			76.49			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	69.76	96	100	67.32	97	99.51	72.95	77	100	67.33	96			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	100	82.20	93	100	78.80	95	99.51	89.39	60	100	79.76	91			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.65	26	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0	47	0	0	46			
Operating income from nonbank subsidiaries	0	4.70	16	0	7.29	11	0	3.33	23	0	3.09	22			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	0	48	0	0	48			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37		0	854.19	18	0	886.47	16			
Loans and advances from subsidiaries / Total debt	0	27.08	12	0	28.33	11	0	81.26	15	0	74.60	13			